

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: CHARLES H. SWOYER, JR.	§	Case No. 1:16-bk-03277
TERI L. SWOYER	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/08/2016.
- 2) The plan was confirmed on 04/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/06/2017.
- 5) The case was converted on 11/01/2017.
- 6) Number of months from filing or conversion to last payment: 11.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 4,664.00	
Less amount refunded to debtor(s)	\$ 15.15	
<b>NET RECEIPTS</b>		<b>\$ 4,648.85</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,045.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 278.68	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,323.68</b>
Attorney fees paid and disclosed by debtor(s):	\$ 705.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN J FERRY, JR, ESQUIRE	Lgl	0.00	NA	NA	3,045.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,258.00	1,954.47	1,954.47	0.00	0.00
AMERICREDIT FINANCIAL	Uns	7,972.00	7,972.76	7,972.76	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	3,623.00	3,769.88	3,769.88	0.00	0.00
CAPITAL ONE BANK	Uns	2,437.00	2,437.37	2,437.37	0.00	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
CREDIT FIRST	Uns	1,710.00	1,710.68	1,710.68	0.00	0.00
BRANCH BANKING & TRUST	Uns	0.00	232.62	232.62	0.00	0.00
WELLS FARGO	Sec	0.00	1,894.57	300.00	0.00	0.00
WELLS FARGO	Uns	1,894.00	1,894.57	1,594.57	0.00	0.00
ONEMAIN	Uns	7,529.00	7,529.51	7,529.51	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	6,947.00	6,947.20	6,947.20	0.00	0.00
PORANIA LLC	Uns	288.00	288.35	288.35	0.00	0.00
BECKET & LEE	Uns	1,658.00	1,658.45	1,658.45	0.00	0.00
BANK OF AMERICA	Uns	18,918.00	18,918.25	18,918.25	0.00	0.00
PORTFOLIO RECOVERY	Uns	800.00	799.69	799.69	0.00	0.00
WEINSTEIN & REILEY	Uns	376.00	376.91	376.91	0.00	0.00
FIVE POINTS AUTO CENTER	Sec	8,317.00	16,635.72	2,198.62	80.66	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
M & T BANK	Sec	145,000.00	152,097.64	152,097.64	798.72	0.00
M & T BANK	Sec	0.00	152,097.64	11,625.94	445.79	0.00
ANGEL MCCURDY	Uns	455.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	314.00	NA	NA	0.00	0.00
JONESTOWN BANK	Uns	4,847.00	NA	NA	0.00	0.00
LEBANON FCU	Uns	663.00	NA	NA	0.00	0.00
NATIONAL RECOVERY	Uns	2,857.00	NA	NA	0.00	0.00
POWELL INC	Uns	209.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 152,097.64	\$ 798.72	\$ 0.00
Debt Secured by Vehicle	\$ 2,198.62	\$ 80.66	\$ 0.00
All Other Secured	\$ 11,925.94	\$ 445.79	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 166,222.20	\$ 1,325.17	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 56,190.71	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,323.68	
Disbursements to Creditors	\$ 1,325.17	
<b>TOTAL DISBURSEMENTS:</b>		\$ 4,648.85

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 03/12/2018

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.